

### **TFFR MEMBER HANDBOOK**

The 2007 edition of the TFFR Member Handbook may be viewed from our website, [www.nd.gov/rio](http://www.nd.gov/rio). It summarizes the benefits available in the form of retirement, disability, and death benefits. If you would like a hard copy, please contact our office.

### **ELECTRONIC PAYMENTS**

Employers have expressed interest in sending their monthly contribution payment electronically to TFFR. We can accommodate this request. If you are interested, please submit your authorization form to TFFR. We will sign and return the form to you; then you can begin paying electronically.

### **NORTHWOOD DEVASTATION**

It has only been a couple of months since the residents of Northwood endured a life changing event from the tornado that struck their town in August. The Board and employees of TFFR want to extend our support and let you know we continue to think of you and hope each day brings new strength.

### **SCHOOL DISTRICT CHANGES**

Please remember to submit a Notification of School District Change form (enclosed) when your district has a change in name, superintendent, administrator, business manager, individual preparing the report (if not the business manager), address, telephone number, fax number, or e-mail address. This will ensure we have current information on file when corresponding with each district. This form can also be found on the TFFR website.

### **RETIREMENT ELIGIBILITY PROFILE**

Upon request, TFFR can provide school districts with a Retirement Eligibility Profile report. This report gives the district a 30 year projection regarding TFFR member retirement eligibility (Rule of 85 or age 65). The report also contains the names of the individuals for workforce planning purposes. The personal information must be kept confidential. If you are interested in receiving a profile for your district, please contact our office. Due to timing issues with new members and retirees, the retirement eligibility profile is not available from July – October of each year.

### **DISABILITY BENEFITS**

Eligible TFFR members may draw disability retirement benefits from TFFR, in addition to Social Security disability and any other personal or employer provided benefits.

#### **Eligibility**

- One or more years of North Dakota service credit.
- Employed by a TFFR employer at the time of disability.
- Application must be filed within 36 months from the last day of employment.
- Disability must be “total” and result in the teacher’s inability to perform his/her duties for 12 months or more due to a medical condition.
- Certified eligible by the TFFR Board.

#### **Application Process**

Upon request, a disability application packet will be sent to the member containing disability information and forms to be completed by the member, employer, and physician. An employer may request disability information be sent to an employee.

### (Disability Application Process Continued)

The disability application must be filed within thirty-six months from the last day of covered employment. Disability benefits can be paid while on an approved medical leave of absence as long as applied for within the 36-month time frame. If the member is unable or unwilling to file a disability application, the member's employer or legal representative may file on behalf of the employee.

The employer must provide TFFR with information about the member's employment status, sick leave benefits, and explain how the disability affects performance of job duties. TFFR disability benefits can not begin until all sick leave benefits have been paid out or forfeited.

A medical examination report must also be filed with TFFR. A medical examination report is not necessary if written proof documenting eligibility for Social Security disability benefits can be provided.

### Examples:

#### **Teacher A**

Age: 30 years

Service: 8 years

Final Average Monthly Salary: \$2,000

$\$2,000 \times 20 \text{ Years} \times 2.0\% = \$800 \text{ month}$

Single Life Annuity Disability Benefit

Once we receive all of the necessary documentation, TFFR's independent medical consultant will review the application and make a recommendation to the TFFR Board of Trustees. The TFFR Board will review the application and determine eligibility for disability benefits. If approved, disability enrollment forms will be sent to the member. If denied, the member may appeal this decision by initiating a formal action against the Board in accordance with NDAC 82-10-01-01 and NDCC 28-32.

### Benefit Calculation and Payment Options

The disability benefit is calculated using the current retirement formula without reduction for age and assumes the member has a minimum of 20 years of service credit. If more than 20 years of TFFR service credit, actual service credit will be used in the disability benefit calculation.

The disability retirement annuity is payable for life. However, periodic recertification is required for benefits to continue.

#### **Teacher B**

Age: 50 years

Service: 25 years

Final Average Monthly Salary: \$2,000

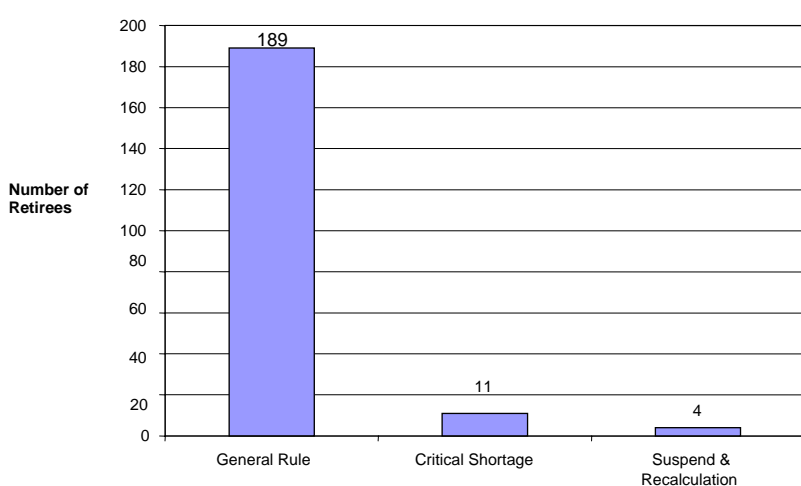
$\$2,000 \times 25 \text{ Years} \times 2.0\% = \$1,000 \text{ month}$

Single Life Annuity Disability Benefit

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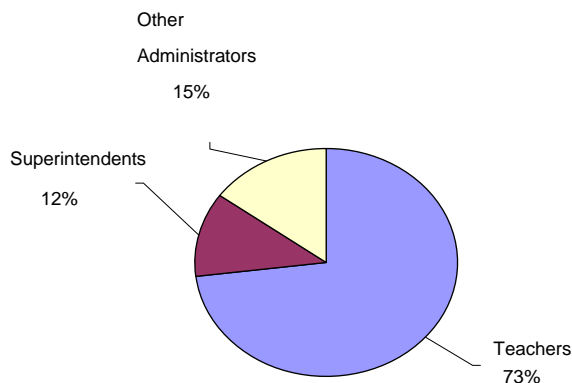
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## TFFR Retiree Return to Teach Statistics 2006-2007



Total Re-employed  
Retirees: 204

Average Age: 59



Average Salary: \$22,000